

APPENDIX E

**Community Development Household
Survey Report**

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Executive Summary

As part of its needs assessment for the 2005-2008 Consolidated Plan for The United States Department of Housing and Urban Development (HUD), the City's Department of Human Services Community Development Block Grant unit developed a survey to solicit input from low- and moderate-income residents.¹ Over 5000 surveys were distributed and more than a thousand surveys were returned between April 5, 2004 and June 5, 2004. The response rate was 22%.

The purpose of the survey questions was to determine the fragility of low-income people in Seattle neighborhoods and to assess their priorities for Community Development Block Grant funded services. The survey asked low-income residents their views about housing and community development needs and priorities.

Profile of the Survey Respondents

Key Characteristics

- Eighty-five percent of the respondents resided in six neighborhoods: Rainier Valley, Capitol Hill/First Hill, Downtown/Belltown, Central Area, Delridge/South Park and Beacon Hill.
- Almost half of the respondents (47%) lived in affordable housing residences.
- Fifty-nine (59%) percent were very low-income (0-30% of AMI), 17% were low-income (31-50% of AMI), and 12% were moderate-income (51-80% of AMI). Twelve percent (12%) did not respond to the income or households size question or were unknown.
- Four in ten respondents were single households;
- Race/ethnicity breakdown: 32% were White Non-Hispanic, 25% were Black/African American, and 22% were Asian/PI.

Employment Status of Survey Respondents

- Over half (53%) of all the respondents were working full-time or part-time
- Nineteen percent of very low-income residents were working full-time which increases to 64% for low-income residents and 74% for moderate-income residents
- About 12% of the residents were retired
- Twenty three percent were unemployed;
- Almost a third (32%) of the very low- income residents were unemployed versus 6% of the moderate-income and 8% of the low-income (31-50%) residents.

¹ The definition of low- and moderate-income households is defined by HUD. HUD defines low- and moderate-income residents based on household income and household size. A chart in Appendix C highlights what is meant by a low- and moderate-income resident.

Key Findings from the Survey

Finding 1:

Low- and Moderate-Income Residents Experience Economic, Nutrition, Health or Housing Hardships at an Alarming Rate.

- Seven in ten very low- and low-income respondents experienced incidence of hardship in more than one area;
- Three in ten very low- and low-income respondents experienced hardships in all four areas above while one in five moderate-income residents experienced all four hardships;
- A majority (58%) of all respondents indicated experiencing some type of economic hardship over the last year;
- Low-income residents indicate a slightly higher incident of economic and health hardships but fewer hardships in housing and health than very low-income residents; and
- The moderate-income residents (51-80%) experienced less incident of hardship than the very low- and low-income residents

Finding 2:

Low- and Moderate-Income Residents Are One Crisis away from Severe Hardships.

- Seventy-four percent of surveyed residents indicated that they would not be able to survive a major loss of income for more than two months;
- While incidence of economic, nutrition, health, and housing hardships generally decline with increased income, moderate-income respondents still struggle to meet their basic needs of food, shelter, and transportation. Over half (56%) have less than \$100 left after paying for basic necessities and almost seven in ten (68%) would not be able to survive a significant income loss for more than two months;
- Almost half of the surveyed residents reported that they had no money left after paying for basic expenses such as food, housing and household expenses; and
- Half said they had to go more deeply into debt just to cover the basics.

Finding 3:

Working Full-Time Does Not Necessarily Guarantee Economic Stability or Mobility

- Of the very low-income respondents working full time, 82% would not be able to survive more than two months if they sustained a significant loss of income and almost half (46%) did not have health insurance;
- Of the low-income respondents working full-time, almost eight in ten would not be able to survive more than two months in the event of a significant loss of income and almost half (49%) indicated their debt had increased over the last year in part to cover household expenses; and
- Moderate-income residents working full-time still have hardships. Thirty-five percent indicated falling behind on their rent in the last twelve months and 72% indicated that they would not be able to survive more than two months in the event of a significant loss of income.

Conclusions

Low- and moderate-income residents are struggling to get by and get ahead in the current economic climate. Many Seattle residents need higher paying jobs and jobs with benefits to help generate sufficient income. This income from employment provides a critical foundation for individuals and families to meet their basic needs including child care assistance, health insurance and affordable housing, all services and activities that are ranked as high priority for residents. Higher paying jobs with benefits is also the basis for helping individual and families begin to save money, build wealth, and gain economic self-sufficiency and stability.

Over the next four years, the priorities and services stated by the survey respondents should be included in the discussions on how City officials can promote services and programs that better meet the needs of low- and moderate-income residents. In addition, the information should be used in conjunction with the needs assessments completed by other departments receiving CDBG funding to guide policy makers on how to shape, refine and invest in current and future services and activities to address the respondent's needs.

There are no quick or easy fixes to all of the challenges and struggles faced by the low- and moderate-income residents. However, the input received by residents is invaluable and serves as a starting point for policy makers, providers, and advocates to determine how to prioritize resources for current services provided and how to determine what other services should be prioritized by CDBG funding and other funding sources available to support programs for low- and moderate-income residents.

Policy Recommendations

With waning resources, policy-makers need to develop policies that make strategic investments based on the varying needs of the population. Although all low- and moderate-income households need sufficient income and support to their basic needs, the working poor require different supportive services than a homeless family, a the retired senior or disabled individual living on a fixed income. These distinctions should be weighed in considering how best to maximize the limited resources to affect change for the low- and moderate-income population.

Promoting Policies that Maintaining and Improving the Safety Net

For those individuals and families living on a fixed income or very limited income, a safety net is crucial to help people keep a roof over their head and food on the table. Different eligibility requirements for various support services such as affordable housing, basic health insurance, food stamps, child care assistance, school lunches, and utility assistance programs make it cumbersome for individuals and families to navigate and locate services to insure their basic needs are met.

Policy Recommendations:

- Encourage policies that set more uniform eligibility requirements and support initiatives like the Department of Human Services' Help Working Families that provide a one-stop shopping model to educate families on a variety of available social support services that prevent families from falling through the cracks.
- Encourage affordable housing policies that promote the development of more rental properties where individuals and families pay no more than 30% of their income.

Promoting Economic Stability and Mobility

For the working poor, economic stability can be difficult to obtain. Working full-time also does not guarantee economic mobility or health benefits. Many are going into debt each month to meet their basic needs. However managing debt is critical to establishing good credit. Having sufficient savings is crucial to preventing the working poor from being one job loss away from becoming homeless.

Policy Recommendations

- Support working parents and parents in educational training with high quality child care and assistance
- Invest in credit counseling programs that encourage residents to reduce debt, save money, and build wealth for homeownership or educational opportunities
- Enhance gap financing strategies for potential homeowners that are similar to gap financing strategies used to develop multi-family rental properties that insure that low- and moderate-income residents can become first-time homeowners

Locating Higher Wage Employment Opportunities with Benefits

Residents want and need higher paying jobs with benefits to keep pace with inflation and the ever-rising cost of living in Seattle. Health care is a critical concern of residents and health care in the United States is still intricately linked to employment. Over the next four years, the Office of Economic Development projects that there will be an increase in the number of jobs, but the types of jobs created are largely dead-end jobs with limited room for economic advancement. Only a select number of targeted industries will provide living wage jobs, particularly for the undereducated and underemployed. Small business will also continue to fuel job creation.

Policy Recommendations:

- Target job training investments to industries and businesses that provide living wage jobs with benefits
- Support and encourage policies that assist the development of small businesses

Introduction

The Department of Human Services CDBG unit targeted neighborhoods that had high concentrations of low- and moderate-income people. These neighborhoods included Rainier Valley, Delridge/South Park, and the Central Area.

Staff and volunteers distributed over 5000 surveys at a variety of community locations including formal and informal settings where people naturally gather such as community centers, barber shops, churches, and at affordable housing residences. Surveys were distributed at 52 affordable housing program properties. Additionally, surveys were mailed to low-income households participating in the City's Utility Rate Assistance program. A complete list of groups that received surveys for distribution is listed in Appendix B of this report.

Although an attempt was made to distribute translated surveys in Vietnamese, Cambodians, and Spanish, the late timing of the distribution created a low response rate of less than 1%. Some surveys were orally administered in other language so some of the respondents were limited English-speaking residents.

Survey Instrument

The Community Development Households Survey asked questions about hardships experienced by low/moderate-income households, the fragility of these households, and residents' perspectives on their neighborhood conditions and infrastructure. The survey asks what hardships low-income people face, what services they need to get by or get ahead and what activities they believe should be funded by Community Development Block Grant funds.

The types of questions and the specific wording used are derived from existing surveys and a body of research done in other communities who also sought to get at these issues. A decision was made to model the questions and wording after these surveys because of the ability to rely on the methodology of the other survey instruments. Additionally, questions were created that relate to many of the programs that Community Development Block Grant funds.

Self-Administered Survey

The survey instrument was self-administered to individuals. The self-administered survey allowed for a broad range of respondents in the targeted population to comment on the Community Development Block Grant programs. The survey captures the opinions of those low- and moderate-income residents willing to take the time to fill out a ten to fifteen minute survey. A copy of the survey and letter that accompanied the survey is included in Appendix A of this report.

A self-administered surveys offer some advantages. Respondents are able to control the pace and time it takes to fill out the survey, which offers them the greatest opportunity to be fully

truthful in their responses. Responses from a self-administered survey are confidential, and bias is not introduced that would be if the survey were completed by an interviewer. The method is the also the most cost-effective way of collecting data from a broad audience.

Limitations of a Self-Administered Survey

Without an interviewer or survey collector, the CDBG administration had to rely on respondents to complete the survey correctly since there is no interviewer to clarify any questions the respondent might have or to encourage the respondents to answer all the questions. Also, there is no ability to control the quality of the responses when the respondent does not answer questions correctly.

Data Analysis for the Report

The survey data was analyzed in two ways for this report.

First, the respondents' answers are analyzed based on HUD guidelines by income level—very low (0-30% of Area Median Income (“AMI”)), low-income (31-50% of AMI) or moderate-income (51-80% of AMI). The analysis determined the income level of individuals based on their responses to the question about their household size and household income.

The income ranges on the survey approximate HUD's guidelines. Where a portion of the income range was in the higher income level, the household was classified as higher income. This slightly inflates the number of low- and moderate-income families.

Second, the respondents' answers are analyzed by neighborhood. Data analysis was completed on six neighborhoods. These neighborhoods were selected based on the number of respondents. If the neighborhood had more than 95 responses, a full analysis was completed. These neighborhoods include Downtown, Rainier Valley, Central Area, Delridge/South Park, Beacon Hill and First Hill/Capitol Hill.

The remaining portion of the report summarizes and highlights the detailed responses to each of the survey question analyzed by income level of the respondents.

Detailed Responses to the Survey Questions by Income

How did respondents obtain the survey?

Location Where Survey Was Obtained	Very Low (0-30%) N=639	Low (31-50%) N=187	Moderate (51-80%) N=125	All N=1077
Affordable Housing Providers	51%	51%	34%	47%
Waiting list of Utility Assistance Households	33%	25%	46%	31%
Parent Groups/Family Support Centers/Friends	6%	13%	2%	7%
Seattle Jobs Initiative Participants	5%	1%	4%	4%
Barber Shops, Hair/Nail Salons	1%	2%	7%	3%
Churches	1%	3%	5%	3%
Community Centers/Neighborhood Service Centers	1%	2%	2%	2%
Safe Futures Youth Center	2%	3%	0%	2%
Dental Clinic	1%	0%	0%	1%
Total	101%	100%	100%	100%

Note: The totals do not all sum to 100% due to rounding figures to the nearest whole percentage.

Prior to distributing the surveys, each was coded to reflect the targeted group.

Almost half of the respondents (47%) were received through the distribution at properties managed by affordable housing providers. The affordable housing providers include Low-income Housing Institute (LIHI), Southeast Effective Development (SEED), Housing Resources Group (HRG), Delridge Neighborhood Development Association (DNDA), Catholic Community Services (CCD), and Habitat for Humanity.

More than three in ten respondents were from the waiting list for utility assistance and about one in ten were from non-traditional sources—churches, barber shops, community centers, and dental clinics.

General Characteristics of the Survey Respondents

For very low-income families, facilities improvements were a slightly higher priority than child care and homeownership. Homeownership ranks in the top five for moderate-income and a close sixth for low-income respondents.

Question: How many people are in your household?

Household Size	Very Low (0-30%)	Low (31-50%)	Moderate (51-80%)	All
1 person	49%	37%	16%	40%
2 person	15%	21%	33%	19%
3 person	15%	12%	17%	14%
4 person	10%	16%	15%	11%
5 or more	11%	14%	19%	13%
Undisclosed	0%	0%	0%	2%
Total	100%	100%	100%	99%

Note: The totals do not all sum to 100% due to rounding figures to the nearest whole percentage.

In the City, the general population of low- and moderate-income household is comprised of more than a majority (66%) of single person households. Four in ten households who responded to the survey were single person households.

Question: What is your household income?

Household Income	Very Low (0-30%)	Low (31-50%)	Moderate (51-80%)	All
0-16,000	90%	0%	0%	53%
16,001-21,000	10%	34%	9%	13%
21,001-27,000	0%	45%	13%	10%
27,001-35,000	0%	20%	25%	6%
35,001-40,000	0%	0%	39%	5%
40,001-52,000	0%	0%	14%	3%
52,001-57,000	0%	0%	0%	1%
57,001 or higher	0%	0%	0%	2%
Undisclosed	0%	0%	0%	6%
Total	100%	99%	100%	99%

Note: The totals do not all sum to 100% due to rounding figures to the nearest whole percentage.

To provide some perspective, HUD sets income guidelines for very low, low- and moderate-income households based on income and size. For a single household, a single household would be considered very low-income if his/her income were at or below \$16,350. The income ranges were selected to best mirror the ranges that HUD uses to determine the low- and moderate-income households. A majority of households who responded were in the lowest income bracket.

Question: What is your ethnic/racial background?

Race/Ethnicity	Very Low (0-30%)	Low (31-50%)	Moderate (51-80%)	All
White (Non-Hispanic)	34%	33%	30%	32%
Black, African American	21%	25%	30%	25%
Asian	23%	19%	18%	21%
Two or More Races	8%	9%	9%	8%
Hispanic/Latino	7%	5%	7%	6%
Native American	4%	4%	2%	4%
Undisclosed	2%	3%	2%	3%
Hawaiian	1%	2%	1%	1%
Unknown	1%	1%	1%	1%
Total	101%	101%	100%	101%

Note: The totals do not all sum to 100% due to rounding figures to the nearest whole percentage.

The survey reached a diverse group of residence with a majority (67%) of the respondents being people of color. Although the largest number of low- and moderate-income households and people are white, there are a disproportionate number of people of color who are considered low- and moderate-income by HUD.

Question: What neighborhood do you live in?

Neighborhood	Very Low (0-30%)	Low (31-50%)	Moderate (51-80%)	All
Rainier Valley	25%	24%	26%	24%
Capitol Hill/First Hill	20%	17%	10%	17%
Downtown/Belltown	14%	20%	8%	14%
Central Area	10%	9%	15%	11%
Delridge/South Park	10%	11%	15%	10%
Beacon Hill	8%	7%	14%	9%
Other	5%	3%	5%	5%
Queen Anne	5%	3%	0%	4%
West Seattle (not Delridge/South Park)	3%	4%	6%	4%
Undisclosed	1%	1%	1%	3%
Total	101%	99%	100%	101%

Note: The totals do not all sum to 100% due to rounding figures to the nearest whole percentage.

The CDBG Unit targeted areas with a high concentration of the low- and moderate-income population. These areas included the Rainier Valley, Beacon Hill, Central Area, and the Delridge/South Park areas. A majority of respondents were from these neighborhoods. In addition, fourteen percent of respondents were living in downtown Seattle.

Question: What is your work status? (check all that apply)

Work Status	Very Low (0-30%)	Low (31-50%)	Moderate (51-80%)	All
Full time, ft in combination	19%	64%	74%	36%
Part time, pt in combination	21%	16%	11%	17%
Work at home	2%	1%	2%	2%
Unemployed	32%	8%	6%	23%
Retired	16%	7%	2%	12%
Student	5%	2%	2%	4%
Disabled	3%	1%	0%	2%
Stay-at-home mother	0%	1%	1%	0%
Self-Employed	0%	0%	0%	0%
Undisclosed	3%	1%	1%	4%
Total	101%	101%	99%	100%

Note: The totals do not all sum to 100% due to rounding figures to the nearest whole percentage.

A majority of low (64%) and moderate-income (74%) respondents were working full time and about 19% of the very low-income people were also working full time. Almost a third (32%) of the very low-income people were unemployed versus 6% of the moderate-income and 8% of the low-income respondents.

Question: Do you have health insurance?

Health Insurance	Very Low (0-30%)	Low (31-50%)	Moderate (51-80%)	All
Yes	51%	71%	74%	58%
No	48%	27%	24%	39%
Undisclosed	2%	2%	2%	3%
Total	101%	100%	100%	100%

Note: The totals do not all sum to 100% due to rounding figures to the nearest whole percentage.

A majority of people had health insurance. Seven in ten low- and moderate-income people had health insurance, which coincides with their higher rate of employment than the very low-income population.

In a further analysis of the health insurance data, almost a majority (46%) of the very low-income individual working full-time did not have health insurance. This is representative of the fact that many low-wage jobs do not offer benefits to its employees.

Despite the fact that a majority of people surveyed had health insurance, health insurance still ranked as the service area that would most allow people to best get by or get ahead. Many of the respondent indicated difficulty paying for prescriptions, paying for the rising co-payments for their health care and for family coverage.

Question: Do you have paid family, medical or personal leave?

Paid Leave	Very Low (0-30%)	Low (31-50%)	Moderate (51-80%)	All
Yes	10%	35%	42%	21%
No	62%	47%	43%	54%
Not applicable/undisclosed	27%	18%	15%	25%
Total	99%	100%	100%	100%

Note: The totals do not all sum to 100% due to rounding figures to the nearest whole percentage.

A majority of respondents did not have any paid leave. This affects the very low-income population more than the low- and moderate-income population.

In a separate analysis of individuals working full-time or part-time, 45% of full-time workers did not have paid leave and 70% of those working part time did not have paid leave.

Hardships

The first set of questions asked residents to comment on any economic, health, nutrition, and housing hardships that they or an immediate family member had faced over the last year. In addition, a question was asked about whether residents were receiving any form of public assistance from the City of Seattle or other nonprofit organizations.

Question: In the last year, have you or any member of your immediate family experienced any of the following hardships? (Check all that apply)

Economic Hardship:

- lost job
- reduced wages/tips/hours
- unemployment benefits ran out
- cut back on supplies

Type of Economic Hardship	Very Low (0-30%) N=639	Low (31-50%) N=187	Moderate (51-80%) N=125	All N=1077
Lost job	22%	18%	11%	20%
Reduced wages	10%	21%	18%	13%
Unemployment benefits ran out	4%	5%	3%	4%
Cut back on supplies	5%	8%	8%	6%
Reduced wages, cutback on supplies	2%	3%	1%	2%
Reduced wages, benefits ran out	1%	0%	4%	1%
Benefits ran out, cutback on supplies	0%	0%	1%	0%
Lost job, reduced wages, benefits ran out	3%	2%	2%	2%
Lost jobs, reduced wages, supplies	2%	0%	2%	1%
Lost job, benefits ran out, supplies	2%	2%	0%	2%
Lost job, reduced wages	4%	4%	4%	4%
Lost job, benefits ran out	7%	4%	6%	6%
Lost job, cutback on supplies	3%	1%	4%	3%
All four occurred	1%	3%	2%	2%
Not applicable	34%	29%	34%	34%
Total % having economic hardship	66%	71%	66%	66%

- A majority of all families experienced at least one economic hardship in the year .
- 44% of very low-income people experienced a job loss in the family over the last year
- 34% of low-income people experienced a job loss in the family over the last year
- 31% of moderate-income people experienced a job loss in the family over the last year
- Low-income people experienced the greatest incident of hardship at 71%.

Health Hardship

Question: In the last year, have you or any member of your immediate family experienced any of the following hardships? (Check all that apply)

Health Hardship:

- Not gotten or postponed medical care/surgery
- Unable to fill prescription
- Went to emergency room for primary medical care

Type of Health Hardship	Very Low (0-30%) N=639	Low (31-50%) N=187	Moderate (51-80%) N=125	All N=1077
Not Gotten or postponed medical care	18%	24%	20%	18%
Unable to fill prescription	10%	9%	7%	9%
Went to emergency room for primary medical care	15%	16%	14%	15%
Postponed care/unable to fill prescription	5%	7%	9%	6%
Postponed care/emergency room for care	3%	2%	0%	3%
Unable to fill prescription/emergency room for care	3%	2%	2%	3%
All three	5%	4%	6%	5%
Not applicable	40%	38%	42%	42%
Total % having health hardship	60%	62%	58%	58%

- Low-income people had the highest incidents of health hardships at 62%.
- Forty-six percent of low-income respondents were postponed care or were unable to fill prescriptions. This percentage is slightly lower for very low-income people (41%) and moderate-income respondents (41%)

Nutritional Hardship

Question: In the last year, have you or any member of your immediate family experienced any of the following hardships? (Check all that apply)

Nutrition Hardship:

- **Went hungry**
- **Received meals from family and friends**
- **Used meal programs or food bank**

Type of Nutritional Hardship	Very Low (0-30%) N=639	Low (31-50%) N=187	Moderate (51-80%) N=125	All N=1077
Went hungry	3%	4%	4%	4%
Received meals from family/friends	11%	19%	12%	12%
Used meal program/food bank	31%	18%	10%	24%
Hungry, meals from friends/family	1%	2%	3%	2%
Meals friends/family, used meal program/food bank	7%	2%	4%	5%
Hungry, used meal program	4%	3%	1%	3%
All three	6%	1%	2%	4%
Not applicable	37%	52%	64%	46%
Total % having nutritional hardship	63%	48%	36%	54%

The incident of hunger hardships declines with increased income from 63% for very low-income to 36% for moderate-income respondents. Very low-income were twice as likely to use a meals program or food bank (48%) than low-income respondents (24%) and almost three times as likely to as moderate-income respondents (17%)

Housing Hardship

Question: In the last year, have you or any member of your immediate family experienced any of the following hardships? (Check all that apply)

Housing Hardship:

- **Fell Behind on rent/mortgage**
- **Utilities turned off**
- **Moved in with Others**
- **Stayed at Shelter**

Type of Housing Hardship	Very Low (0-30%) N=639	Low (31-50%) N=187	Moderate (51-80%) N=125	All N=1077
Fell behind on rent/mortgage	21%	24%	25%	22%
Utilities turned off	2%	3%	4%	2%
Moved in with others	8%	9%	4%	7%
Stayed in shelter	6%	1%	1%	4%
Rent, utilities	3%	4%	3%	4%
Rent, moved in	2%	2%	2%	2%
Rent, shelter	2%	1%	1%	1%
Moved in with others, utilities	0%	0%	0%	0%
Moved in with others, shelter	1%	0%	0%	1%
Shelter, utilities	0%	0%	0%	0%
Rent, utilities, moved in	0%	1%	2%	1%
Rent, utilities, shelter	1%	0%	1%	0%
Rent, moved in with others, shelter	1%	2%	1%	1%
All four	2%	1%	0%	1%
Not applicable	51%	54%	57%	53%
Total % having housing hardship	49%	46%	43%	47%

The incident of housing hardships declines only slightly with increased income from 49% for very low-income to 43% for moderate-income respondents.

Almost one in three residents in all income categories feel behind on rent or their mortgage.

Multiple Hardships

The following table summarizes the multiple hardships experienced by respondents by income level:

Category of Hardship	Very Low (0-30%)	Low (31-50%)	Moderate (51-80%)	All
All four hardships	29%	31%	20%	27%
Economic, health, and food	7%	6%	3%	6%
Economic, health, and home	4%	4%	10%	5%
Economic, food, and home	6%	4%	3%	5%
Health, food, and home	3%	1%	2%	2%
Economic and health	6%	11%	14%	8%
Economic and food	3%	3%	4%	3%
Economic and home	2%	5%	3%	3%
Health and food	6%	3%	2%	4%
Health and home	1%	1%	3%	1%
Food and home	3%	0%	1%	2%
Total	70%	69%	65%	66%

For the purposes of this analysis, the hardship categories were isolated to determine the prevalence of the types of hardships.

- Low-income respondents had the greatest incident of multiple hardships
- If individuals experienced hardships, it was more than likely that they experienced multiple hardships.
- Seventy percent of low-income respondents had two or more hardships which drops to 65% for moderate-income respondents.
- Three in ten very low- and low-income respondents experienced all four hardships while two in ten moderate-income respondents experienced all four hardships.
- Economic hardship in combination affected low (64%) and moderate (57%) income people the most while economic and food in combination were experienced at the same incidence level among the very low-income people at 57%.

Received Assistance

Question: In the last year, have you or any member of your immediate family experienced any of the following hardships? (Check all that apply)

Received Assistance from Community Organizations/City Government

- **Rent Assistance**
- **Eviction prevention/legal assistance**
- **Utility Assistance**
- **Other**

Type of Assistance	Very Low (0-30%) N=639	Low (31-50%) N=187	Moderate (51-80%) N=125	All N=1077
Rent assistance	14%	9%	6%	12%
Eviction prevention/legal assistance	2%	3%	0%	1%
Utility assistance	25%	23%	32%	23%
Other	7%	6%	3%	6%
Rent, eviction, utility	1%	1%	0%	1%
Rent, utility, other	0%	0%	0%	0%
Rent, eviction, other	0%	0%	1%	0%
Rent, eviction	1%	1%	0%	1%
Rent, utility	10%	5%	2%	8%
Rent, other	1%	1%	0%	1%
Eviction, utility	1%	0%	0%	1%
Utility, other	3%	3%	3%	3%
All four	0%	1%	0%	0%
Not Applicable	36%	50%	53%	44%
Total % receiving assistance	64%	50%	47%	56%

Very low-income respondents were most likely to be receiving some assistance to manage their hardships. Moderate-income respondents also received assistance but at a much smaller rate of 52%. These were largely folks receiving utility assistance. The receipt of utility assistance is likely to be inflated because of the mailing to those on the utility assistance waiting list. 225 of the respondents from the utility assistance mailing had received utility assistance in the last twelve months. Less than 10% of these respondents indicate any housing hardship with utilities.

Economic Assets of Residents

The next three questions asked residents about their ability to meet their basic needs and save money. In addition, a question was asked about whether residents increased their level of debt in part to cover some of the costs of their basic needs.

Question: Once you pay for basic necessities, such as rent/mortgage, utilities, food, healthcare, child care, and transportation/car, about how much monthly income is left? (Check closest that applies)

Amount of Monthly Income Remaining	Very Low (0-30%) N=639	Low (31-50%) N=187	Moderate (51-80%) N=125	All N=1077
Nothing Left	57%	32%	34%	47%
100	22%	33%	22%	24%
200	10%	14%	14%	11%
300	4%	11%	12%	6%
400 or more	4%	8%	16%	8%
Undisclosed	3%	3%	3%	4%
Total	100%	101%	101%	100%

Note: The totals do not all sum to 100% due to rounding figures to the nearest whole percentage.

Almost half of the respondents had nothing left after paying for basic necessities. 42% of moderate-income respondents had at least \$200 remaining after paying bills while only 18% of very low-income respondents had at least \$200 remaining after paying their bills.

Question: If you were to suffer a job loss or a large drop in income, how long could you survive on financial resources (such as savings, savings bonds, 401K/other annuities) to cover basic household expenses?

Number of Months	Very Low (0-30%) N=639	Low (31-50%) N=187	Moderate (51-80%) N=125	All N=1077
0 Months	56%	30%	34%	47%
1 to 2	23%	43%	34%	27%
3 to 4	6%	12%	16%	9%
5 to 6	3%	6%	1%	4%
7 to 8	1%	1%	2%	2%
9 months or more	4%	4%	6%	6%
Undisclosed	7%	3%	6%	7%
Total	100%	99%	99%	102%

Note: The totals do not all sum to 100% due to rounding figures to the nearest whole percentage.

Three months to six months of income in an emergency fund is the general standard used as the amount one should have in an emergency fund in the event of a catastrophic loss of income or major emergency.

A majority (79%) of very low-income respondents had less than three months of funds available to sustain a major income loss. This drops to 73% for low-income respondents and 68% for moderate-income respondents.

Question: My level of debt has increased over the last year, partly to pay for basic household expense that could not be covered by income.

Level of Debt has Increased	Very Low (0-30%) N=639	Low (31-50%) N=187	Moderate (51-80%) N=125	All N=1077
True	48%	49%	46%	46%
False	22%	34%	33%	27%
Don't Know	24%	12%	17%	21%
Undisclosed	6%	5%	5%	6%
Total	100%	100%	101%	100%

Note: The totals do not all sum to 100% due to rounding figures to the nearest whole percentage.

Almost half (46%) of respondents indicate that their debt increased over the last twelve months. This is consistent across all income groups.

About a quarter (24%) of the very low-income respondents did not know whether or not their debt increased or not. This may be a sign that credit counseling is needed so that respondents have a better understanding of managing their credit and finances since this is an integral part of obtaining loans at better rates which could be used for the purchase of a car or home or for start-up capital for a small business.

Neighborhood Quality

Two specific questions were asked for residents to comment on their neighborhood. A complete analysis of the responses by neighborhoods is included in Section 2 of the report. The analysis includes information on the six neighborhoods that had the highest response rate and included a minimum of 95 respondents. These neighborhoods include the Central Area, Rainier Valley, Capitol Hill/First Hill, Beacon Hill, Delridge/South Park, and Downtown.

Most Important Services

Question: Of the following types of services, which would best help you and your family get by or get ahead? (Please rank your top three choices, 1 = most important, 2 = second most important, 3 = third most important)

Services Most Needed to Get by or Get Ahead

	Very Low (0-30%)	Low (31-50%)	Moderate (51-80%)	All
	Ranking	Ranking	Ranking	Ranking
Health insurance for you and your family	2	1	1	1
Help with rent costs	1	2	3	2
Job Training to get a higher paying job	4	4	3	3
Food bank or food stamp services	3	7	5	4
Help getting good credit or help paying off credit card debt	5	3	2	5
Help with down payment assistance to purchase a home	7	5	2	6
Help getting a car loan, business loan, or house loan	8	6	4	7
Have access to a car	6	8	6	8
Help with child care costs	9	7	5	9
Basic education/ESL classes	10	9	7	10
Other	11	10	8	11

A weighted number was assigned to each priority ranking (1 ranking = 1, 2 ranking = 0.67, 3 ranking = 0.33) and these weighted totals were summed to determine the above rankings of activities indicated by survey respondents.

Health insurance and help with rent costs were very closely ranked by very-low-income residents. Overall health insurance is the top priority of all the respondents. Job training ranks in the top four for all income groups.

Despite the fact that a majority (58%) of people surveyed had health insurance, health insurance still ranked as the service area that would most allow people to best get by or get ahead. Many of the respondents indicated difficulty paying for prescriptions, resulting from the rising co-payments for their health care and family coverage. Over half (56%) of the uninsured respondents postponed health care or were unable to fill their prescription, versus 36% of the insured respondents.

Health insurance is a significant challenge even for those working full-time, particularly the very-low-income residents. Of the very low-income respondents working full time, almost

half (46%) did not have health insurance. One in five low-income respondents working full-time did not have health insurance.

There are some minor differences in priorities. Low-income and moderate-income residents indicate a desire to get assistance with asset building activities such as paying off credit card debt, assistance in getting good credit, and help with down payment assistance to purchase a home.

Although child care is ranked as a low priority, this is largely due to the large number of single households that responded. An analysis of the survey based on household size indicates that child care is a top five priority for households with two or more people.

CDBG Service Priority Areas of Residents

Question: The City of Seattle funds community development activities such as the ones listed below. What would you say to City offices and the Mayor are the most important services? (Please rank your top five choices, 1 = high importance, 5 = low importance)

CDBG Activities Rankings

	Very Low (0-30%)	Low (31-50%)	Moderate (51-80%)	All
Help people get jobs	1	1	1	1
Builds affordable housing	2	2	2	2
Help homeless people get into stable housing	4	3	3	3
Help older adults and disabled people with their housing needs	3	4	5	4
Help with child care costs for working families	6	5	5	5
Help people become first-time homeowners	7	6	4	6
Build and improve health centers, child care centers, and community centers	5	7	6	7
Make loans available to small businesses in low-income neighborhoods	8	8	7	8
Fix up neighborhood parks	9	9	8	9
Improve the look of business storefronts	10	10	9	10

A weighted number was assigned to each priority ranking (1 ranking = 1, 2 ranking = 0.8, 3 ranking = 0.6, 4 ranking = 0.4, 5 ranking = 0.2) and these weighted totals were summed to determine the above rankings of activities indicated by survey respondents.

There was little variation across income levels in the CDBG priority areas that people ranked as most important.

Helping people get jobs and building affordable housing were ranked as the two most important CDBG activities to survey respondents. Given that about 20% of respondents were unemployed, the issue of jobs is not surprising. Other areas of importance include helping older adults and disabled people with their housing needs and helping working families with child care costs.

Building and improving community facilities ranks as the fifth most important priority for very-low-income residents while helping people become first-time homeowners ranks as a top five priority activity for moderate-income residents.

Section II:

Detailed Responses to Survey Questions by Neighborhood

Question: How did respondents obtain the survey?

Location Where Survey Was Obtained	Downtown	Central Area	Rainier Valley	South Park/Delridge	Beacon Hill	Capitol Hill/First Hill
	N=147	N=123	N=259	N=111	N=95	N=182
Affordable Housing Providers	96%	27%	42%	12%	6%	79%
Waiting list of Utility Assistance Households	1%	38%	37%	55%	63%	14%
Parent Groups/Family Support Centers/Friends	1%	3%	4%	19%	9%	4%
Seattle Jobs Initiative Participants	3%	8%	3%	2%	6%	1%
Barber Shops, Hair/Nail Salons	0%	10%	5%	0%	4%	2%
Churches	0%	10%	2%	1%	1%	1%
Community Centers/Neighborhood Service Centers	0%	3%	1%	3%	8%	0%
Safe Futures Youth Center	0%	0%	4%	8%	2%	0%
Dental Clinic	0%	1%	3%	0%	1%	0%
Total	101%	100%	101%	100%	100%	101%

Note: The totals do not all sum to 100% due to rounding figures to the nearest whole percentage.

The surveys were distributed broadly and there are some unique characteristics about where people received the survey.

- Almost all (96%) of the residents who responded to the survey in the downtown area were living in affordable housing.
- This is also true in the Capitol Hill/First Hill neighborhood where 79% were living in affordable housing.
- A majority of the respondents in Beacon Hill (63%) and Delridge/South Park (55%) were on the waiting list for utility assistance.

Question: How many people are in your household?

Household Size	Downtown	Central Area	Rainier Valley	South Park/Delridge	Beacon Hill	Capitol Hill/First Hill
1 person	85%	34%	16%	17%	12%	76%
2 person	12%	25%	30%	20%	14%	12%
3 person	1%	13%	25%	17%	23%	4%
4 person	1%	14%	13%	24%	20%	4%
5 or more	0%	14%	16%	22%	31%	3%
Undisclosed	1%	0%	1%	0%	1%	2%
Total	100%	100%	101%	100%	101%	101%

Note: The totals do not all sum to 100% due to rounding figures to the nearest whole percentage.

The household sizes of the respondents vary by neighborhood.

- Almost all of the respondents in the downtown area (97%) and Capitol Hill/First Hill (88%) were small households (1 or 2 person households).
- A more even distribution of household size were found in the Central Area, Rainier Valley, Delridge/South Park and Beacon Hill.

Question: What is your household income?

Household Income	Downtown	Central Area	Rainier Valley	South Park/Delridge	Beacon Hill	Capitol Hill/First Hill
0-16,000	61%	47%	51%	5%	40%	69%
16,001-21,000	14%	11%	16%	48%	16%	12%
21,001-27,000	13%	7%	10%	15%	8%	8%
27,001-35,000	5%	7%	6%	12%	13%	4%
35,001-40,000	1%	7%	6%	6%	6%	2%
40,001-52,000	3%	3%	2%	8%	5%	2%
52,001-57,000	0%	3%	0%	4%	3%	0%
57,001 or higher	1%	5%	2%	2%	5%	1%
unmarked	2%	9%	5%		3%	2%
Total	100%	99%	98%	100%	99%	100%

Note: The totals do not all sum to 100% due to rounding figures to the nearest whole percentage.

A majority of residents in all neighborhoods had incomes below \$21,000.

Question: What is your ethnic/racial background?

Race/Ethnicity	Downtown	Central Area	Rainier Valley	South Park/Delridge	Beacon Hill	Capitol Hill/First Hill
White (Non-Hispanic)	55%	26%	13%	34%	14%	49%
Black, African American	16%	48%	30%	18%	15%	18%
Asian	10%	8%	41%	17%	48%	6%
Hispanic/Latino	3%	4%	3%	16%	12%	5%
Native American	3%	2%	2%	1%	4%	7%
Hawaiian	1%	0%	2%	1%	0%	1%
Two or More Races	11%	7%	7%	8%	5%	12%
Unknown/Undisclosed	1%	4%	2%	5%	2%	3%
Total	100%	99%	100%	100%	100%	101%

Note: The totals do not all sum to 100% due to rounding figures to the nearest whole percentage.

There is some variation in the racial and ethnic backgrounds of the respondents. A majority of respondents in downtown were White Non-Hispanic whereas almost a majority (48%) of residents in the Central Area was Black, African American. Since in the general population in Seattle, there are more people of color living in Rainier Valley and Beacon Hill, the lower numbers of White Non-Hispanic respondents is more reflective of the actual population.

Question: What is your work status? (check all that apply)

Work Status	Downtown	Central Area	Rainier Valley	South Park/Delridge	Beacon Hill	Capitol Hill/First Hill
Full time, ft in combination	38%	39%	36%	35%	48%	26%
Part time, pt in combination	17%	16%	20%	17%	18%	15%
Work at home	1%	3%	2%	4%	1%	2%
Unemployed	20%	21%	22%	21%	16%	25%
Retired	13%	13%	9%	13%	7%	23%
Student	2%	7%	4%	5%	7%	2%
Disabled	5%	0%	2%	2%	1%	4%
Stay at Home Mom	0%	0%	0%	1%	0%	0%
Self-employed	1%	0%	0%	0%	0%	0%
Unmarked	3%	1%	4%	4%	1%	2%
Total	100%	100%	99%	102%	99%	99%

Note: The totals do not all sum to 100% due to rounding figures to the nearest whole percentage.

Unemployment affected about 20% of all the surveyed residents over the last twelve months and a little less in Beacon Hill at 16%. Capitol Hill/First Hill had the fewest number of respondents who were working full time over the last year and the highest percentage of retirees with 23%.

Question: Do you have health insurance?

health insurance	Downtown	Central Area	Rainier Valley	South Park/Delridge	Beacon Hill	Capitol Hill/First Hill
Yes	62%	55%	56%	50%	68%	63%
No	37%	44%	41%	49%	32%	34%
Undisclosed	1%	1%	2%	1%	0%	3%
Total	100%	100%	99%	100%	100%	100%

Note: The totals do not all sum to 100% due to rounding figures to the nearest whole percentage.

A majority of residents had health insurance in all neighborhoods.

Question: Do you have paid family, medical or personal leave?

paid leave	Downtown	Central Area	Rainier Valley	South Park/Delridge	Beacon Hill	Capitol Hill/First Hill
Yes	23%	24%	22%	58%	48%	53%
No	54%	58%	51%	23%	22%	26%
Not applicable	22%	17%	22%	16%	27%	18%
Undisclosed	1%	1%	5%	3%	3%	3%
Total	100%	100%	100%	100%	100%	100%

Only in the South Park/Delridge neighborhood did a majority of residents indicate that they had some sort of paid leave.

Question: In the last year, have you or any member of your immediate family experienced any of the following hardships? (Check all that apply)

Economic Hardships:

- lost job
- reduced wages/tips/hours
- unemployment benefits ran out
- cut back on supplies

Economic Hardship	Downtown	Central Area	Rainier Valley	South Park/Delridge	Beacon Hill	Capitol Hill/First Hill
Not applicable	50%	28%	28%	25%	22%	47%
Lost job	14%	24%	17%	23%	23%	16%
Reduced wages	14%	10%	19%	12%	14%	10%
Unemployment benefits ran out	7%	6%	2%	6%	0%	2%
Cut back on supplies	3%	9%	8%	5%	5%	4%
Lost job, reduced wages, benefits ran out	1%	3%	1%	1%	5%	4%
Lost jobs, reduced wages, supplies	0%	2%	2%	1%	2%	0%
Lost job, benefits ran out, supplies	0%	5%	2%	5%	2%	0%
Lost job, reduced wages	1%	1%	3%	5%	7%	4%
Lost job, benefits ran out	2%	6%	9%	9%	8%	4%
Lost job, cutback on supplies	2%	2%	3%	2%	4%	2%
Reduced wages, cutback on supplies	3%	1%	2%	4%	3%	2%
Reduced wages, benefits ran out	1%	0%	1%	1%	1%	2%
Benefits ran out, cutback on supplies	0%	1%	1%	0%	0%	0%
All four occurred	1%	2%	1%	2%	2%	3%
Multiple	12%	24%	25%	30%	36%	20%
Single	50%	72%	72%	75%	78%	53%
	100%	100%	100%	100%	100%	0%

Question: In the last year, have you or any member of your immediate family experienced any of the following hardships? (Check all that apply)

Health Hardship:

- Not gotten or postponed medical care/surgery
- Unable to fill prescription
- Went to emergency room for primary medical care

Health Hardship	Downtown	Central Area	Rainier Valley	Delridge/South Park	Beacon Hill	Capitol Hill/First Hill
Not Applicable	47%	35%	41%	33%	48%	46%
Not Gotten or postponed medical care	20%	21%	16%	24%	16%	17%
Unable to fill prescription	4%	11%	12%	9%	14%	5%
Went to emergency room for primary medical care	12%	15%	16%	14%	11%	15%
Postponed care/unable to fill prescription	7%	2%	7%	7%	7%	7%
Postponed care/emergency room for care	2%	2%	3%	3%	1%	4%
Unable to fill prescription/emergency room for care	1%	7%	2%	4%	1%	3%
All three	7%	7%	3%	5%	2%	3%
Multiple Health Hardships	18%	18%	15%	19%	12%	17%
Single Incident of Health Hardship	53%	65%	59%	67%	52%	54%
	100%	100%	100%	100%	100%	100%

Health hardships were spread evenly across neighborhoods.

Question: In the last year, have you or any member of your immediate family experienced any of the following hardships? (Check all that apply)

Nutrition Hardship:

- **Went hungry**
- **Received meals from family and friends**
- **Used meal programs or food bank**

Nutrition	Downtown	Central Area	Rainier Valley	Delridge/South Park	Beacon Hill	Capitol Hill/First Hill
Not applicable	42%	37%	49%	42%	59%	49%
Went hungry	5%	2%	3%	7%	2%	3%
Received meals from family/friends	14%	12%	15%	12%	14%	8%
Used meal program/food bank	25%	30%	21%	20%	20%	29%
Hungry, meals from friends/family	3%	4%	1%	3%	0%	1%
Meals friends/family, used meal program/food bank	4%	9%	5%	9%	5%	2%
Hungry, used meal program	2%	3%	2%	2%	0%	4%
All three	4%	2%	4%	5%	0%	4%
Multiple	13%	18%	12%	19%	5%	11%
Single	58%	63%	51%	58%	41%	51%
	100%	100%	100%	100%	100%	100%

In terms of nutrition hardship, a smaller percentage of individuals went hungry than received meals from other or used a meal program or food bank in all neighborhoods. The lowest incident of nutrition hardship was experienced in Beacon Hill at 41%

Question: In the last year, have you or any member of your immediate family experienced any of the following hardships? (Check all that apply)

Home Hardship:

- **Fell Behind on rent/mortgage**
- **Utilities turned off**
- **Moved in with Others**
- **Stayed at Shelter**

Housing Hardship	Downtown	Central Area	Rainier Valley	Delridge/South Park	Beacon Hill	Capitol Hill/First Hill
Not applicable	70%	38%	51%	50%	57%	65%
Fell behind on rent/mortgage	15%	25%	25%	23%	24%	20%
Utilities turned off	1%	2%	4%	3%	1%	1%
Moved in with others	3%	9%	6%	13%	11%	5%
Stayed in shelter	3%	7%	3%	1%	0%	3%
Rent, utilities, shelter	1%	0%	0%	1%	0%	0%
Rent, utilities, moved in	0%	3%	0%	0%	0%	1%
Rent, moved in, shelter	3%	1%	0%	1%	0%	1%
Rent, utilities	0%	6%	5%	5%	5%	2%
Rent, moved in	0%	4%	3%	1%	1%	1%
Rent, shelter	0%	2%	1%	0%	1%	0%
Moved in, utilities	1%	0%	1%	0%	0%	0%
Moved in, shelter	2%	0%	0%	0%	0%	1%
Shelter, utilities	0%	1%	0%	0%	0%	0%
All four	0%	2%	1%	4%	0%	1%
Multiple	8%	18%	12%	14%	7%	7%
Single	30%	62%	49%	60%	43%	35%
	100%	100%	100%	101%	100%	100%

Since 90% of residents in downtown and 79% of residents in Capitol Hill/First Hill were living in affordable housing and this seems to have decreased the incident of housing hardships to 30% and 35%. Housing hardships were experienced by six in ten residents in The Central Area and South/Park Delridge, by about five in ten residents in Rainier Valley and more than four in ten residents in Beacon Hill.

Question: In the last year, have you or any member of your immediate family experienced any of the following hardships? (Check all that apply)

Received Assistance from Community Organizations/City Government

- **Rent Assistance**
- **Eviction prevention/legal assistance**
- **Utility Assistance**
- **Other**

Assistance	Downtown	Central Area	Rainier Valley	Delridge/ South Park	Beacon Hill	Capitol Hill/ First Hill
Not Applicable	56%	41%	39%	40%	39%	47%
rent assistance	16%	11%	9%	5%	4%	19%
eviction prevention/legal assistance	1%	2%	1%	3%	3%	1%
utility assistance	8%	24%	29%	36%	39%	13%
Other	9%	6%	5%	4%	6%	4%
rent, eviction, utility	0%	2%	1%	1%	0%	1%
rent, eviction, other	0%	1%	0%	0%	0%	0%
rent, eviction	2%	0%	0%	0%	0%	1%
rent, utility	5%	9%	11%	3%	6%	8%
rent, other	1%	1%	1%	0%	0%	2%
Eviction, utility	0%	0%	1%	4%	1%	0%
utility, other	0%	4%	2%	6%	1%	3%
all four	1%	0%	0%	0%	0%	1%
Multiple	10%	17%	17%	14%	8%	16%
Single	44%	59%	61%	60%	61%	53%
	100%	100%	100%	100%	100%	100%

Economic Assets of Residents

The next three questions asked residents about their ability to meet their basic needs and save money. In addition, a question was asked about whether residents increased their level of debt in part to cover some of the costs of their basic needs.

Question: Once you pay for basic necessities, such as rent/mortgage, utilities, food, healthcare, child care, and transportation/car, about how much monthly income is left? (Check closest that applies)

After Expenses	Downtown	Central Area	Rainier Valley	Delridge/South Park	Beacon Hill	Capitol Hill/First Hill
Nothing Left	36%	50%	51%	58%	43%	39%
100	29%	24%	25%	19%	20%	25%
200	14%	8%	8%	11%	15%	16%
300	10%	7%	5%	4%	8%	7%
400 or more	7%	9%	7%	6%	11%	8%
Undisclosed	3%	2%	4%	3%	2%	5%
Total	99%	100%	100%	101%	99%	100%

Note: The totals do not all sum to 100% due to rounding figures to the nearest whole percentage.

A majority of residents in the Central Area, Rainier Valley, and Delridge/South Park had no money left after paying for basic necessities. A majority of residents in Downtown, Beacon Hill, and Capital Hill had \$100 or less.

Question: If you were to suffer a job loss or a large drop in income, how long could you survive on financial resources (such as savings, savings bonds, 401K/other annuities) to cover basic household expenses?

Savings	Downtown	Central Area	Rainier Valley	Delridge/ South Park	Beacon Hill	Capitol Hill/ First Hill
0 Months	53%	50%	43%	41%	33%	48%
1 to 2	27%	22%	28%	28%	32%	27%
3 to 4	7%	11%	12%	7%	13%	5%
5 to 6	0%	2%	4%	7%	7%	3%
7 to 8	1%	2%	2%	3%	3%	1%
9 months or more	5%	4%	6%	5%	9%	8%
Undisclosed	9%	8%	6%	9%	3%	8%
Total	102%	99%	101%	100%	100%	100%

Note: The totals do not all sum to 100% due to rounding figures to the nearest whole percentage.

A general standard of three months of savings is recommended to cover emergency situations. A majority of residents in all neighborhoods indicated that they would not have at least three months of funds to survive a major loss of income.

Question: My level of debt has increased over the last year, partly to pay for basic household expense that could not be covered by income.

Debt Increased	Downtown	Central Area	Rainier Valley	Delridge/ South Park	Beacon Hill	Capitol Hill/ First Hill
True	39%	50%	46%	49%	45%	45%
False	44%	21%	24%	18%	23%	31%
Don't know	13%	23%	25%	26%	28%	16%
Undisclosed	5%	7%	5%	7%	3%	8%
Total	100%	100%	100%	100%	100%	100%

The number of individuals who indicated that their debt level had increased over the last year was greater than 39% and as high as 50% in the Central Area. This is consistent with the data that people have limited funds available after paying for their basic expenses,

Question: There are a variety of businesses in this neighborhood.

Response	Downtown N=147	Central Area N=123	Rainier Valley N=259	Beacon Hill N=95	South Park/ Delridge N=111	Capitol Hill/ First Hill N=182
Agree	82%	67%	58%	41%	47%	81%
Disagree	12%	21%	24%	31%	31%	9%
Don't know/undisclosed	7%	11%	18%	28%	23%	10%
Total	101%	99%	100%	100%	101%	100%

Note: The totals do not all sum to 100% due to rounding figures to the nearest whole percentage.

Less than half of the respondents in both Beacon Hill and Delridge/South Park indicated that there was a variety of business in their neighborhoods.

Question: There are very few employment opportunities in this neighborhood.

Response	Downtown N=147	Central Area N=123	Rainier Valley N=259	Beacon Hill N=95	South Park/ Delridge N=111	Capitol Hill/ First Hill N=182
Agree	36%	59%	51%	61%	64%	36%
Disagree	25%	14%	13%	9%	19%	24%
Don't know/undisclosed	39%	28%	36%	29%	17%	41%

More than half of the residents in the Central Area, Rainier Valley, Beacon Hill, and Delridge/South Park agreed that there were few employment opportunities in their neighborhoods.

Question: Most residents go outside of the neighborhood to buy goods and services.

Response	Downtown N=147	Central Area N=123	Rainier Valley N=259	Beacon Hill N=95	South Park/ Delridge N=111	Capitol Hill/ First Hill N=182
Agree	53%	55%	32%	44%	47%	31%
Disagree	16%	15%	29%	20%	26%	37%
Don't know/undisclosed	31%	30%	39%	36%	26%	32%
Total	100%	100%	100%	100%	99%	100%

Note: The totals do not all sum to 100% due to rounding figures to the nearest whole percentage.

A majority of residents in the Central Area and Downtown indicated that a need to go outside of the neighborhood to buy goods and services.

Question: Most residents do their banking outside of the neighborhood.

Response	Downtown N=147	Central Area N=123	Rainier Valley N=259	Beacon Hill N=95	South Park/ Delridge N=111	Capitol Hill/ First Hill N=182
Agree	24%	34%	12%	21%	37%	16%
Disagree	35%	20%	39%	36%	26%	35%
Don't know/undisclosed	41%	46%	50%	43%	37%	49%
Total	100%	100%	101%	100%	100%	100%

Note: The totals do not all sum to 100% due to rounding figures to the nearest whole percentage.

Most respondents didn't know whether residents banked in or outside of their neighborhood. Even so, over 30% of residents in the Central Area and Delridge/South Park area indicated that they went outside the neighborhood to receive services.

Question: There are houses available for a variety of prices in the neighborhood.

Response	Downtown N=147	Central Area N=123	Rainier Valley N=259	Beacon Hill N=95	South Park/ Delridge N=111	Capitol Hill/ First Hill N=182
Agree	24%	24%	26%	35%	37%	19%
Disagree	48%	39%	24%	27%	34%	41%
Don't know/undisclosed	28%	37%	50%	38%	29%	41%
Total	100%	100%	100%	100%	100%	101%

Note: The totals do not all sum to 100% due to rounding figures to the nearest whole percentage.

Most respondents did not know whether there was a lot of variation in the house prices in their neighborhood. Forty-one percent of residents in Capitol Hill/First Hill indicated that there were not a lot of houses with a variety of prices in the neighborhood. The residents who indicated that there was the most variety in house prices was Delridge at 37% and Beacon Hill at 35%.

Question: Graffiti on buildings and walls is a problem.

Response	Downtown N=147	Central Area N=123	Rainier Valley N=259	Beacon Hill N=95	South Park/ Delridge N=111	Capitol Hill/ First Hill N=182
Agree	39%	29%	26%	20%	44%	38%
Disagree	46%	43%	39%	45%	27%	39%
Don't know/undisclosed	15%	28%	35%	35%	29%	23%
Total	100%	100%	100%	100%	100%	101%

Note: The totals do not all sum to 100% due to rounding figures to the nearest whole percentage.

Graffiti is not seen as a major problem by a majority of residents in any of the neighborhoods. The Downtown area and the Delridge/South Park were the two neighborhoods with the highest response rate of residents who agreed that graffiti was a problem at 39% and 44%.

Question: Litter or trash on the sidewalks and streets is a problem.

Response	Downtown N=147	Central Area N=123	Rainier Valley N=259	Beacon Hill N=95	South Park/ Delridge N=111	Capitol Hill/ First Hill N=182
Agree	58%	49%	48%	36%	55%	42%
Disagree	37%	36%	36%	44%	25%	45%
Don't know/undisclosed	5%	15%	17%	20%	19%	13%
Total	100%	100%	101%	100%	99%	100%

Note: The totals do not all sum to 100% due to rounding figures to the nearest whole percentage.

Litter and trash were represented as problems by a majority of residents in Delridge/South Park (55%) and Downtown (58%). More than three in ten residents in each of the other neighborhoods expressed problems with litter or trash.

Question: Illegal activities and loitering are problems.

Response	Downtown N=147	Central Area N=123	Rainier Valley N=259	Beacon Hill N=95	South Park/ Delridge N=111	Capitol Hill/ First Hill N=182
Agree	72%	57%	54%	38%	57%	49%
Disagree	14%	21%	23%	32%	13%	30%
Don't know/undisclosed	14%	22%	23%	31%	31%	21%
Total	100%	100%	100%	101%	101%	100%

Note: The totals do not all sum to 100% due to rounding figures to the nearest whole percentage.

Illegal activities and loitering were seen as problems by a majority of residents in all neighborhoods, except Beacon Hill. It was particularly a problem in the downtown area with seven in ten residents expressing that loitering and illegal activities were a problem.

Question: Residents worry about car theft, vandalism, and other property crimes.

Response	Downtown N=147	Central Area N=123	Rainier Valley N=259	Beacon Hill N=95	South Park/ Delridge N=111	Capitol Hill/ First Hill N=182
Agree	61%	60%	54%	57%	71%	58%
Disagree	8%	18%	23%	22%	7%	14%
Don't know/undisclosed	31%	22%	23%	21%	22%	27%
Total	100%	100%	100%	100%	100%	99%

Note: The totals do not all sum to 100% due to rounding figures to the nearest whole percentage.

A majority of residents in all six neighborhoods worried about car theft, vandalism, and other property crimes.

Question: Rate the Physical Condition of your Neighborhood.
Quality of Housing

Rating	Downtown N=147	Central Area N=123	Rainier Valley N=259	Beacon Hill N=95	SouthPark/ Delridge N=111	Capitol Hill/ First Hill N=182
Very Good	18%	13%	10%	8%	2%	21%
Good	42%	30%	25%	26%	20%	45%
Okay	33%	46%	52%	52%	51%	30%
Bad	3%	6%	7%	7%	15%	3%
Very Bad	3%	4%	2%	2%	6%	1%
Undisclosed	2%	4%	4%	4%	6%	1%
Total	101%	103%	100%	99%	100%	101%

Note: The totals do not all sum to 100% due to rounding figures to the nearest whole percentage.

Most residents in the selected neighborhoods rate their neighborhoods as okay or better. One in five residents in Delridge/South Park believed the quality of housing of housing in their neighborhood was bad or very bad. One in five residents in Capitol Hill and First Hill believed their neighborhood was very good.

Quality of Building, Businesses and Storefronts

Rating	Downtown N=147	Central Area N=123	Rainier Valley N=259	Beacon Hill N=95	Delridge/ SouthPark N=111	Capitol Hill/ First Hill N=182
Very Good	14%	7%	6%	5%	1%	17%
Good	43%	27%	25%	20%	11%	44%
Okay	35%	46%	53%	56%	54%	32%
Bad	3%	14%	12%	7%	16%	5%
Very Bad	1%	2%	1%	12%	10%	1%
Undisclosed	3%	5%	4%	0%	8%	2%
Total	99%	101%	100%	101%	100%	101%

Note: The totals do not all sum to 100% due to rounding figures to the nearest whole percentage.

Most residents in the selected neighborhoods rate their neighborhoods as okay or better. Over a quarter (26%) of the residents in Delridge/South Park believed the quality of the building, businesses, and storefronts in their neighborhood were bad or very bad. Six in ten residents in Capitol Hill and First Hill believed their neighborhood believed the quality of the building, businesses, and storefronts in their neighborhood were very good.

Quality of Streets and Sidewalks

Rating	Downtown N=147	Central Area N=123	Rainier Valley N=259	Beacon Hill N=95	Delridge/ SouthPark N=111	Capitol Hill/ First Hill N=182
Very Good	5%	8%	5%	7%	1%	14%
Good	30%	24%	20%	26%	12%	37%
Okay	39%	43%	43%	43%	47%	37%
Bad	14%	17%	19%	16%	25%	9%
Very Bad	10%	5%	10%	3%	9%	3%
Undisclosed	3%	3%	4%	4%	6%	1%
Total	101%	100%	101%	99%	100%	101%

Note: The totals do not all sum to 100% due to rounding figures to the nearest whole percentage.

In general, most residents in the selected neighborhoods find their streets and sidewalks to be okay. A majority of residents in Capitol Hill/First Hill rates the quality of streets and sidewalks very good or good. In the other neighborhoods, the quality of streets and sidewalks was rated bad or very bad by 19% to 34%.

Quality of Public Property like Street Signs and Lights

Rating	Downtown N=147	Central Area N=123	Rainier Valley N=259	Beacon Hill N=95	Delridge/ SouthPark N=111	Capitol Hill/ First Hill N=182
Very Good	10%	12%	9%	10%	3%	22%
Good	41%	27%	28%	28%	23%	35%
Okay	35%	47%	51%	50%	51%	33%
Bad	6%	7%	6%	7%	16%	8%
Very Bad	4%	3%	2%	1%	2%	1%
Undisclosed	3%	4%	4%	4%	5%	1%
Total	99%	100%	100%	100%	100%	100%

Note: The totals do not all sum to 100% due to rounding figures to the nearest whole percentage.

A majority of residents in Downtown and Capitol Hill/First Hill responded that the quality of street signs and lights were very good and good. A majority in the Central Area, Rainier Valley, Beacon Hill, and Delridge/South Park of other residents found their street signs and lights to be okay or better than okay,

Quality of Public Spaces like Parks, Plazas and Bus Shelters

Rating	Downtown N=147	Central Area N=123	Rainier Valley N=259	Beacon Hill N=95	Delridge/ SouthPark N=111	Capitol Hill/ First Hill N=182
Very Good	3%	8%	10%	7%	3%	16%
Good	26%	21%	20%	20%	19%	27%
Okay	40%	51%	50%	53%	52%	42%
Bad	18%	10%	11%	14%	12%	9%
Very Bad	11%	7%	5%	1%	8%	5%
Undisclosed	3%	3%	5%	5%	6%	2%
Total	101%	100%	101%	100%	100%	101%

Note: The totals do not all sum to 100% due to rounding figures to the nearest whole percentage.

A majority of residents in the six neighborhoods believe that the quality of their parks, plazas and bus shelters are adequate.

Quality of the Neighborhood Itself

Rating	Downtown N=147	Central Area N=123	Rainier Valley N=259	Beacon Hill N=95	Delridge/ SouthPark N=111	Capitol Hill/ First Hill N=182
Very Good	8%	7%	7%	12%	2%	17%
Good	35%	29%	24%	24%	14%	40%
Okay	42%	49%	51%	55%	55%	36%
Bad	9%	10%	10%	4%	15%	4%
Very Bad	3%	2%	3%	1%	7%	1%
Undisclosed	3%	2%	5%	5%	6%	3%
Total	100%	99%	100%	101%	99%	101%

Note: The totals do not all sum to 100% due to rounding figures to the nearest whole percentage.

A majority of residents in the six neighborhoods are satisfied with the quality of their neighborhood. A majority (57%) of residents in Capitol Hill/First Hill rated the quality of their neighborhood as very good or good. Over one in five residents in Delridge/South Park believe their neighborhood to be bad or very bad.

Most Important Services

Question: Of the following types of services, which would best help you and your family get by or get ahead? (Please rank your top three choices, 1 = most important, 2 = second most important, 3 = third most important)

Services Most Needed to Get by or Get Ahead

Services Needed	Downtown	Central Area	Rainier Valley	Delridge/ South Park	Beacon Hill	Capitol Hill/ First Hill
Food bank or food stamp services	4	3	4	4	6	3
Help with rent costs	1	2	2	2	3	1
Help with child care costs	9	7	6	8	4	9
Have access to a car	7	7	8	8	10	6
Basic education/ESL classes	8	8	7	7	9	10
Health insurance for you and your family	2	1	1	1	1	2
Job Training to get Higher paying job	4	3	3	3	2	4
Help getting good credit or help paying off debts	3	4	6	5	5	5
Help getting a car loan, business loan, or house loan	5	6	8	7	7	8
Help with down payment assistance to purchase home	6	5	5	6	8	7
Other	10	9	9	9	11	11

A weighted number was assigned to each priority ranking (1 ranking = 1, 2 ranking = 0.67, 3 ranking = 0.33) and these weighted totals were summed to determine the above rankings of activities indicated by survey respondents. Some of the activities received the same weighted score.

The priority services needs of residents are consistent across neighborhoods. Health Insurance for you and your family, job training to get higher paying job, help with rent costs and food bank or food stamp services ranked as the highest priorities. In the downtown area, help getting good credit or help paying off debts ranks as a third highest priority where it ranks in the top six of all other neighborhoods.

Most Important Community Development Block Grant Activities

Question: The City of Seattle funds community development activities such as the ones listed below. What would you say to City offices and the Mayor are the most important services? (Please rank your top five choices, 1 = high importance, 5 = low importance)

CDBG Activities and Priorities	Downtown	Central Area	Rainier Valley	Delridge/South Park	Beacon Hill	Capitol Hill/First Hill
Build affordable housing	1	2	2	3	2	1
Help people become first-time homeowners	6	4	4	7	5	5
Help people get jobs	1	1	1	1	1	2
Make loans available to small businesses	7	7	7	8	8	7
Help homeless people	2	3	4	4	4	3
Help older adults	3	3	3	2	3	4
Help with child care costs	5	5	5	5	6	5
Fix up neighborhood parks	8	8	8	9	9	6
Build and improve health centers	4	6	6	6	7	5
Improve storefronts	9	9	9	10	10	8

A weighted number was assigned to each priority ranking (1 ranking = 1, 2 ranking = 0.8, 3 ranking = 0.6, 4 ranking = 0.4, 5 ranking = 0.2) and these weighted totals were summed to determine the above rankings of activities indicated by survey respondents. Some of the activities received the same weighted score. Some of the weighted scores were identical

Again, there are general similarities in the funding priority areas expressed across neighborhoods. Jobs rank as number one in all neighborhoods except Capitol Hill/First Hill where it is ranked as the second highest priority. Building affordable housing ranks as the first or second highest priority for all neighborhoods. Homeless services and older adults also rise to the top for residents in all neighborhoods.

Residents in Capital Hill/First Hill, Beacon Hill, Rainier Valley, and the Central Area all prioritize helping people become first-time homeowners as a top five priority.

Child Care ranks fifth in all neighborhoods but Beacon Hill where child care is ranked 6th.

Conclusions

The survey paints a picture of the struggles faced by low- and moderate-income residents of Seattle. A growing body of research documents that low- and moderate-income people have to make the difficult choice between falling behind on the utility bill or rent. Often times, this might lead to more difficult choices such as skimping on food to have sufficient income to pay rent.

The survey confirms that Seattle's low- and moderate-income residents face similar struggles. Many have experienced high incidents of economic, nutrition, health, and housing hardships over the last twelve months. This can lead to significant negative consequences—poorer health, rising debt to meet basic needs and health bills, and juggling limited income to meet rent costs and put food on the table.

For those who are able to save, the rate of savings may not be sufficient to match the escalating prices of homes for those low- and moderate-income households that aspire to homeownership. Homeownership can represent an important asset because home equity can be used to leverage funds to survive a crisis such as illness or unemployment or to help individuals get ahead by allowing them to obtain additional educational and training either for themselves or for their children. This is particularly true for lower income households.²

As noted by the survey, many low- and moderate-income residents have fallen behind on their rent or had their utilities shut off which can have an adverse affect on their credit history. This typically leads to higher interest rates on prospective loans for an automobile or home which can make it even more difficult for residents to get ahead and build wealth.

Many Seattle residents want and need higher paying jobs with benefits to help generate sufficient income. Income from employment provides a critical foundation for individuals and families to meet their basic needs including child care assistance, health insurance and affordable housing, all services and activities that are ranked as high priority for residents. Sufficient income is also the basis for helping individual and families begin to save money, build wealth, and gain economic self-sufficiency and stability.

The input received from over a thousand residents is invaluable in gaining an understanding of whether the services and capital investments made by the City through the Community Development Block Grant program best meet the needs of low- and moderate-income households. There are no quick or easy fixes to all of the challenges and struggles faced by the low- and moderate-income residents. However, the input received by residents is invaluable and serves as a starting point for policy makers, providers, and advocates to determine how to prioritize resources for current services provided and how to determine what other services should be prioritized by CDBG funding and other funding sources available to support programs for low- and moderate-income residents.

² The High Cost of Being Poor: Another Perspective on Helping Low-Income Families Get By and Get Ahead, The Annie E. Casey Foundation, Kids Count 2003, p. 19.

(Survey Report - Appendix A)



City of Seattle

Gregory J. Nickels, Mayor

Human Services Department

Patricia McInturff, Director

April 5, 2004

Dear Resident:

The City of Seattle would like to hear from you. We want to hear what you think about the quality of life in Seattle neighborhoods for you and your family. Your ideas along with those of other residents in Seattle will be included in the Mayor's plan for the next four years. This plan will direct how money will be spent to address housing and quality of life needs in low-income neighborhoods in Seattle.

Your ideas are important to us. Please take a few minutes to fill out the survey. Your answers are confidential. When you are done with the survey, seal it in the envelope and return it.

Here's how you can see the results. The results will be available after May 30, 2004, online at:

www.seattle.gov/humanservices/director/ConsolidatedPlan

Or, call the City of Seattle Community Development Block Grant Administration Office at (206) 684-0288, and a copy of the survey results will be mailed to you. You can also call this number if you want to get more involved or would like more information.

If you want to hear more about what is proposed in the Mayor's Consolidated Plan, or would like to tell the City what it should do to meet the needs of residents in low-income neighborhoods, please come to a public meeting:

Public Meeting

Tuesday, June 15th, 9:30 a.m.

Seattle City Hall, 600 Fourth Avenue, 2nd Floor

(Entrance to the building is on Fifth Avenue, between James and Cherry Streets)

Thank you for sharing your information and your ideas on how the City can improve the quality of life in Seattle neighborhoods for all its people.

Sincerely,

Anne Price

Community Development Block Grant Administrator

City of Seattle

City of Seattle Community Development Household Survey

May 2004

1. In the last year have you or any member of your immediate family experienced any of the following hardships? (Check all that apply.)

Economic

- ☐ Lost job
- ☐ Reduced wages/tips/hours
- ☐ Unemployment benefits ran out
- ☐ Cut back on school supplies/clothing

Health

- ☐ Not gotten or postponed medical care/surgery
- ☐ Unable to fill prescription
- ☐ Went to the emergency room for primary medical care

Nutrition

- ☐ Went hungry
- ☐ Received meals from family and friends
- ☐ Used meal programs or food bank

Housing

- ☐ Fell behind on rent/mortgage
- ☐ Utilities turned off
- ☐ Moved in with others
- ☐ Stayed at shelter

Received Assistance from Community Organization/City Government

- ☐ Rent assistance
 - ☐ Eviction prevention/legal assistance
 - ☐ Utility assistance
 - ☐ Other: _____
-

2. Once you pay for basic necessities, such as rent/mortgage, utilities, food, healthcare, childcare and transportation/car, about how much of your monthly income is left? (Check closest that applies.)

☐ \$0 – Nothing is left ☐ \$100 ☐ \$200 ☐ \$300 ☐ \$400 or more

3. If you were to suffer a job loss or a large drop in income, how long could you survive on financial resources (such as savings, savings bonds, 401k/other annuities) to cover basic household expenses? (Check one.)

☐ 0 months ☐ 1 to 2 months ☐ 3 to 4 months ☐ 5 to 6 months
☐ 7 to 8 months ☐ 9 months or more

4. My level of debt has increased over the last year, partly to pay for basic household expenses that could not be covered by income.

☐ True ☐ False ☐ Don't know

5. Tell us about the quality of your neighborhood – Check if you agree or disagree with these statements.

Agree	Disagree	Don't Know	
___	___	___	There are a variety of businesses in my neighborhood.
___	___	___	There are very few employment opportunities in this neighborhood.
___	___	___	Most residents go outside of the neighborhood to buy goods and services.
___	___	___	Most residents do their banking outside of the neighborhood.
___	___	___	There are houses available for a variety of prices in the neighborhood.
___	___	___	Graffiti on buildings and walls is a problem.
___	___	___	Litter or trash on the sidewalks and streets is a problem.
___	___	___	Illegal activities and loitering are problems.
___	___	___	Residents worry about car theft, vandalism, and other property crimes.

6. Rate the physical condition of your neighborhood. (Please circle.)

Very Bad	Bad	OK	Good	Very Good	
1	2	3	4	5	Housing
1	2	3	4	5	Buildings, businesses and store fronts
1	2	3	4	5	Streets and sidewalks
1	2	3	4	5	Public property like street signs and lights
1	2	3	4	5	Public spaces like parks, plazas and bus shelters
1	2	3	4	5	The neighborhood itself

7. Of the following types of services, which would **best** help you and your family get by or get ahead? (Please rank your **top three** choices, 1 = most important, 2 = second most important, 3 = third most important.)

___	Food bank or food stamps services
___	Help with rent costs
___	Help with child care costs
___	Have access to a car
___	Basic education/English as a Second Language classes
___	Health insurance for you and your family
___	Job training to get a higher paying job
___	Help getting good credit or help paying off credit card debt
___	Help getting a car loan, business loan, or house loan
___	Help with down payment assistance to purchase a home
___	Other _____ (Please tell us what service)

8. The City of Seattle funds community development activities such as the ones listed below. What would you say to City officials and the Mayor are the most

important services? (Please rank your **top five** choices, 1 = high importance, 5 = low importance.)

_____	Build affordable housing
_____	Help people become first-time homeowners
_____	Help people get jobs
_____	Make loans available to small businesses in low-income neighborhoods
_____	Help homeless people get into stable housing
_____	Help older adults and disabled people with their housing needs
_____	Help with child care costs for working families
_____	Fix up neighborhood parks
_____	Build and improve health centers, child care centers and community centers
_____	Improve the look of business storefronts

9. How many people are in your household?

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 or more

10. What is your household income?

☐ \$0-\$16,000 ☐ \$16,001-\$21,000 ☐ \$21,001- \$27,000 ☐ \$27,001-\$35,000
☐ \$35,001-\$40,000 ☐ \$40,001-52,000 ☐ \$52,001-57,000 ☐ \$57,001 or higher

11. What is your ethnic/racial background?

☐ American Indian or Alaska Native ☐ Asian
☐ Black, African-American ☐ Hawaiian or Other Pacific Islander
☐ Hispanic, Latino ☐ Two or More Races
☐ White (Non-Hispanic) ☐ Unknown

12. What neighborhood do you live in?

☐ Central Area ☐ Rainier Valley ☐ Capitol Hill
☐ Beacon Hill ☐ So. Park/Delridge ☐ Other: _____

13. What is your work status? (Check all that apply.)

☐ Full-Time ☐ Part-Time ☐ Work at Home ☐ Unemployed ☐ Retired
☐ Student

14. Do you have health insurance?

☐ Yes ☐ No

15. Do you have paid family, medical or personal leave?

☐ Yes ☐ No ☐ Not applicable

Additional Comments:

Survey Distribution List

Beauty Parlors, Barber Shops, Nail Salons

Code	Group
13	Beverly's Nails, Promenade 23
18	Brooklyn Beaute
19	Earl's Cuts N Styles
16	Heritage Braiding Salon, Maseray
10	Hodge's Hair Quarters
08	Rose's and Siga African Hair Braiding
11	Royal Image Barber Shop
07	Salon Lorache
31	Total Hair Designers – Promenade 23

Community Centers

Code	Group
32	Delridge Community Center
14	Rainier Community Center
09	Rainier Beach Community Center
34	High Point Community Center
20	Jefferson Community Center
17	Garfield Community Center
35	South Park Community Center
33	Southwest Community Center
21	Van Asselt Community Center
12	Yesler Community Center

Housing Associations and Affordable Housing Developers

Code	Group
28	Catholic Community Services – Aloha Inn
29	Catholic Community Services – Wintonia
27	Catholic Community Services – Dorothy Day House
42	Delridge Neighborhood Development Association
30	Seattle King County Housing Development Consortium
24	Housing Resources Group, 26 buildings
43	Low-income Housing Institute
23	Mt. Baker Housing Assn., 2 buildings
41	Southeast Effective Development
25	Habitat for Humanity

Family and Youth Programs

Code	Group
15	Casey Family Programs
03	Family Support Centers
06	SafeFutures Youth Center
36	Mao Theam, Cambodian and Vietnamese Parent Groups
04	SW Family Center, Parent Groups

Neighborhood Service Centers

Code	Group
05	Neighborhood Service Centers – Southeast, Central Area, Delridge

Churches

Code	Group
26	Churches (First AME, Mt. Zion, and Tabernacle)

Other

Code	Group
02	Seattle Jobs Initiative
22	Utility Rate Assistance Program Mailing List

2004 INCOME GUIDELINES

INCOME LIMITS FOR HUD PROGRAMS

for the

Seattle – Bellevue – Everett PMSA

Gross Annual Income in \$ by Family Size

	FAMILY SIZE							
	1	2	3	4	5	6	7	8
A. Very Low Income								
- 30% HUD PMSA	16,350	18,700	21,050	23,350	25,250	27,100	29,000	30,850
B. Low Income								
- 50% HUD PMSA	27,250	31,150	35,050	38,950	42,050	45,200	48,300	51,400
C. Moderate Income								
- 80% HUD PMSA	40,250	46,000	51,750	57,500	62,100	66,700	71,300	75,900

Notes: *FY 2004 Seattle-Bellevue-Everett PSMA Family Income: \$71,900*

HUD = U.S. Department of Housing & Urban Development

PMSA = Primary Metropolitan Statistical Areas